

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Captioned in Compliance with D.N.J. LBR 9004-2©)

**LAW OFFICES OF SKLAR SMITH-SKLAR**

1901 N. Olden Avenue, Suite 22

Ewing, NJ 08618

Phone: (609) 882-9800 Fax: (609) 538-1399

CANDYCE I. SMITH-SKLAR, ESQ.

*Attorney for Debtor*

In Re:

Matthew K and Victoria A Sobke

Debtor



Order Filed on March 28, 2017  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No: 15-24693-KCF

Chapter 13

Hearing Date: 1/11/17; 9:00am

Chief Judge: Kathryn C. Ferguson

**ORDER APPROVING POST-PETITION LOAN MODIFICATION**

The relief set forth on the following page is hereby **ORDERED**.

**DATED: March 28, 2017**

  
Honorable Kathryn C. Ferguson  
United States Bankruptcy Judge

THIS MATTER having come before the Court on the debtor's Motion to Approve Modification of the Loan, and the Court having considered the debtor's motion and any opposition thereto, and good and sufficient cause appearing therefrom for the entry of this order, it is hereby

ORDERED that the debtor(s) be and hereby are allowed to Modify the Loan on real property located at 234 Hunter Avenue, Hamilton, NJ 08610 pursuant to the terms outlined in the debtor's certification in support of the refinancing motion; and it is further

ORDERED that debtor(s) are authorized to pay the usual and necessary costs and expenses of settlement; and it is further

ORDERED that the debtor shall:

☐ Satisfy all Plan obligations from financing proceeds

☐ Continue to make payments under the Plan as proposed or confirmed

☒ Modify the Plan as follows:

Remove mortgage arrearages from plan payments

ORDERED that debtor's counsel be allowed a legal fee of \$ 750.00 for representation in connection with this motion and pursuant to a filed fee application, which is to be paid (chose one):

☐ at closing ☒ through the plan ☐ outside the plan;

and it is further

ORDERED that the chapter 13 trustee shall be provided with a copy of the modified loan; and it is further

ORDERED that Fed. R. Bankr. P. 6004(g), which provides for a ten (10) day stay of this

order,

  X   is applicable                             is not applicable

ORDERED that the following other provisions apply:

1. Debtor is granted approval to enter into a permanent loan modification.
2. If pre-petition arrears are capitalized into the loan modification, secured creditor shall amend its Proof of Claim within thirty (30) days of the date of this Order. Upon receipt of an amended Proof of Claim, the Trustee may disburse the funds being reserved pursuant to this order to other creditors in accordance with the provisions of the confirmed plan.
3. If post-petition arrears are capitalized into the loan modification, secured creditor shall file an amended post-petition order within thirty (30) days of the date of this Order. Upon receipt of an amended post-petition order, the Trustee may disburse the funds being reserved pursuant to this order to other creditors in accordance with the provisions of the confirmed plan.
4. Debtors shall file an amended Schedule J and Modified Plan within twenty (20) days of this Order.